

Information to identify the case:

Debtor 1	Richard M. Gardner Sr.	Social Security number or ITIN	xxx-xx-6410
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Donna R. Gardner	Social Security number or ITIN	xxx-xx-7895
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 2/9/16
Case number: 16-20411-CMB		Date case converted to chapter	7 11/9/16

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard M. Gardner Sr.	Donna R. Gardner
2. All other names used in the last 8 years		
3. Address	16 Country Estates Dr. Greensburg, PA 15601	16 Country Estates Dr. Greensburg, PA 15601
4. Debtor's attorney Name and address	Abagale E. Steidl Steidl & Steinberg 707 Grant Street 28th Floor - Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 11/22/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 20, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 3/21/17 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 4/20/17 </div> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 8/8/16 </div> <hr/> <div> Deadlines for filing proof of claim: </div> <div> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard M. Gardner, Sr.
 Donna R. Gardner
 Debtors

Case No. 16-20411-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309B

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Nov 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2016.

db/jdb +Richard M. Gardner, Sr., Donna R. Gardner, 16 Country Estates Dr.,
 Greensburg, PA 15601-9241
 aty +Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
 14191867 +Colonial Acceptance Co., 312 Fallowfield Avenue, Pittsburgh, PA 15022-1405
 14191868 +Comcast Cable, 300 Corliss Street, Pittsburgh, PA 15220-4864
 14191871 +David Reiss, Esquire, 164 W Crawford Avenue, Connellsville, PA 15425-3527
 14225977 JPMorgan Chase Bank, NA. National Bankruptcy Dept., PO BOX 29505 AZ 1-1191,
 Phoenix, AZ 85038-9505
 14175839 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14191874 +Mt. View Medical and Giant Eagle Pharmacy, 200 Village Drive, Greensburg, PA 15601-3783
 14191865 +PHFA-HEMP, 2101 N. Front Street, Harrisburg, PA 17110-1086
 14237876 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank,
 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421
 14175840 +PNC Mortgage, PO Box 535230, Pittsburgh, PA 15253-5230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: asteidl@steidl-steinberg.com Nov 23 2016 02:34:36 Abagale E. Steidl,
 Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 23 2016 02:35:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 23 2016 02:36:22
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14191869 +EDI: WFNNB.COM Nov 23 2016 01:48:00 Comenity Bank/GNDRMTN, PO Box 182120,
 Columbus, OH 43218-2120
 14191870 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Nov 23 2016 02:37:24 Credit Management,
 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14191872 +E-mail/Text: electronicbkydocs@nelnet.net Nov 23 2016 02:36:39 Department of Education,
 121 S 13th Street, Lincoln, NE 68508-1904
 14191873 +E-mail/Text: bknotice@ercollections.com Nov 23 2016 02:36:40 Direct TV, c/o ERC,
 8014 Baybery Road, Jacksonville, FL 32256-7412
 14192318 EDI: RESURGENT.COM Nov 23 2016 01:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of HSBC Bank Nevada, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14255067 EDI: PRA.COM Nov 23 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14196598 +E-mail/Text: electronicbkydocs@nelnet.net Nov 23 2016 02:36:39 U.S. Department of Education,
 C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
 14191875 +EDI: JEFFERSONCAP.COM Nov 23 2016 01:48:00 Verizon Wireless,
 c/o Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303-2198
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PNC Bank, National Association
 14191866* +PNC Mortgage, PO Box 535230, Pittsburgh, PA 15253-5230

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 309B

Page 2 of 2
Total Noticed: 24

Date Rcvd: Nov 22, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2016 at the address(es) listed below:

Abagale E. Steidl on behalf of Joint Debtor Donna R. Gardner asteidl@steidl-steinberg.com,
Julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff
@steidl-steinberg.com
Abagale E. Steidl on behalf of Debtor Richard M. Gardner, Sr. asteidl@steidl-steinberg.com,
Julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff
@steidl-steinberg.com
Andrew F Gornall on behalf of Creditor PNC Bank, National Association
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6